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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11 Chapter 12
	Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself							
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):					
Your full name Write the name that is on	Kerry First name	First name					
your government-issued picture identification (for example, your driver's license or passport	D Middle name Reed Last name	Middle name Last name					
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)					
All other names you have used in the last 8 years	First name	First name					
Include your married or	Middle name	Middle name					
maiden names.	Last name	Last name					
	First name	First name					
	Middle name	Middle name					
	Last name	Last name					
3. Only the last 4 digits of your Social Security number or	XXX - XX- <u>7804</u> OR	XXX - XX					
federal Individual Taxpayer Identification number (ITIN)	9 vv - vv-	9 xx - xx-					

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Debtor 1 Kerry First Name		D Middle Name	Reed Last Name	Case number (if ki	nown)	
THOUTAGING		Wilder Harrie	East Harris			
		About Debtor 1:		About Debt	or 2 (Spouse Only in	n a Joint Case):
4. Any business and Employe	er	I have not used any business	names or EINs.	I have no	ot used any business na	mes or EINs.
	dentification Numbers (EIN) you nave used in the last	Business name		Business na	nme	
8 years		Business name		Business na	ime	
Include trade names and doing business as names		EIN		EIN		
		EIN		EIN		
5. Where you liv	ve			If Debtor 2 li	ives at a different addr	ess:
		203 West Dr Number Street Apt. B5		Number	Street	
		Waukegan Illinois	60085			
		City State Lake	Zip Code	City	State	Zip Code
		County		County		
		If your mailing address is diff above, fill it in here. Note that the notices to you at this mailing add	he court will send any	If Debtor 2's	mailing address is on the court will dress	
		nouses to you at a no manning and	. 000.	1	20.000.	
		Number Street		Number	Street	
		City State	Zip Code	City	State	Zip Code
6. Why you are choosing this		Check one:		Check one:		
to file for bar	nkruptcy	Over the last 180 days before lived in this district longer that	e filing this petition, I have n in any other district.	Over the lived in the	last 180 days before filing is district longer than in	ng this petition, I have any other district.
		I have another reason. Explai	n. (See 28 U.S.C. §§ 1408.)	I have an	other reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Kerry	D	Reed	Case number (if kno	wn)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy C	ase		
 The chapter of the Bankruptcy Code you are choosing to file under 		description of each, see <i>Notice Req</i> 0)). Also, go to the top of page 1 and		
8. How you will pay the fee	more details about cashier's check, or may pay with a cree I need to pay the findividuals to Pay I request that my finding may, but is not the official poverty you choose this open.	how you may pay. Typically, if you money order If your attorney is dit card or check with a pre-print fee in installments. If you choose Your Filing Fee in Installments (Offee be waived (You may request not required to, waive your fee, ard line that applies to your family s	ou are paying the submitting your ed address. e this option, sign official Form 103 of this option only and may do so onlize and you are uses.	the clerk's office in your local court for e fee yourself, you may pay with cash, it payment on your behalf, your attorney on and attach the <i>Application for</i> A). If you are filing for Chapter 7. By law, a y if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9. Have you filed for bankruptcy within the last 8 years?	✓ No. Yes. District District District	When When	MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	<u>W</u> hen	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to	-		you want to stay in your residence? st You (Form 101A) and file it with

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De	ebtor 1 Kerry First Name		D		Reed Last Name	Case number	(if known)	
Do	rt 3: Report About Any	Duoir						
Pa	neport About Any	DUSII	16226	5 TOU OWIT AS A SOIL	Proprietor			
12.	Are you a sole proprietor of any full-	✓	No.	Go to Part 4.				
	or part-time business?		Yes.	Name and location of	f business			
	A sole proprietorship is a business you			Name of business, if a	any			
	operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			Number	Street			
	If you have more than one sole			City		State	Zip Code	
	proprietorship, use a separate sheet and			Check the appropri	ate box to desc	cribe your business:		
	attach it to this			Health Care B	usiness (as def	ined in 11 U.S.C. § 101(2	27A))	
	petition.			Single Asset R	eal Estate (as c	defined in 11 U.S.C. § 10)1(51B))	
Stockbroker (as defined in 11 U.S.C. § 101(53A))								
Commodity Broker (as defined in 11 U.S.C. § 101(6))								
None of the above								
	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	appir shee exist	ropriate t, state t, follow No. No. Yes.	ling under Chapter 11, the court must know whether you are a small business debtor so that it can set a deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance ment of operations, cash-flow statement, and federal income tax return or if any of these documents do not at the procedure in 11 U.S.C. § 11 16(1)(B). I am not filing under Chapter 11. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. The Hazardous Property or Any Property That Needs Immediate Attention				
14.	Do you own or have		NI-					
	any property that poses or is alleged to		No. Yes.	What is the hazard?				
	pose a threat of imminent and identifiable hazard to			If immediate attention is	needed, why is	it needed?		
	public health or safety? Or do you			Where is the property?				
own any property that needs immediate attention?					Number	Street		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?				City	State	е	Zip Code

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 Debtor 1
 Kerry
 D
 Reed
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Kerry	D Middle Name	Reed	Case number (if k	nown)		
Part 6: First Name Answer These Que	Middle Name estions for Reporting	Last Name				
16. What kind of debts do you have?	16a. Are your debts "incurred by an No. Go to I Yes. Go to 16b. Are your debts money for a bu No. Go to I Yes. Go to	s primarily consumer in individual primarily for ine 16b. line 17. s primarily business dusiness or investment of ine 16c. line 17.	or a personal, family, or hou ebts? <i>Business debts</i> are o	debts that you incurred to obtain the business or investment.		
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing und expenses are			property is excluded and administrative cured creditors?		
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	<u> </u>	,000-5,000 ,001-10,000 0,001-25,000	25,001-50,000 50,001-100,000 More than 100,000		
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500, \$500,001-\$1 mi	00	1,000,001-\$10 million 10,000,001-\$50 million 50,000,001-\$100 million 100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500, \$500,001-\$1 mi	00	1,000,001-\$10 million 10,000,001-\$50 million 50,000,001-\$100 million 100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
Part 7: Sign Below						
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fil out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in					
	connection with a baboth. 18 U.S.C. §§ 1		ult in fines up to \$250,000	, or imprisonment for up to 20 years, or		
	/s/ Kerry Reed Signature of Debto	 or 1		e of Debtor 2		
	Executed on _	2/10/2017 MM / DD / YYYY	Execute			

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Debtor 1 Kerry	D	Reed	Case number (if known)							
First Name	Middle Name	Last Name								
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 1	2, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the						
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. §	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I						
represented by an	have no knowledge afte	have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.								
attorney, you do not				·						
need to file this page.	/s/ Nathan Delman		Date	2/10/2017						
	Signature of Attorney	for Debtor	M	M / DD / YYYY						
	Nathan Delman									
	Printed name									
	Semrad Law Firm									
	Firm name									
	5101 Washington Str	eet								
	Street									
	Unit 29									
	Gurnee		Illinois	60031						
	City		State	Zip Code						
	Contact phone	3124473700	Email address	ndelman@semradlaw.com						
			_							
	6296205		Illinois	<u> </u>						
	Bar number		State							

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Fill in this information to identify your case:							
Debtor 1	Kerry	D	Reed				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois				
			(State)				
Case number (If known)							

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
I. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	·
1b. Copy line 62, Total personal property, from Schedule A/B	\$2,655.00
1c. Copy line 63, Total of all property on Schedule A/B	\$2,655.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
,	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$9,444.08
Your total liabilities	\$9,444.08
	[
Summarize Your Income and Expenses edule I: Your Income (Official Form 106I)	¢1 500 20
Copy your combined monthly income from line 12 of Schedule I	\$1,568.30 ————————————————————————————————————

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Del	btor 1 Kerry	D	Reed	Case number (if known)			
	First Name	Middle Name	Last Name				
Part	4: Answer These Qu	estions for Administrati	ive and Statistical Record	ds			
6.	Are you filing for bankrupt	cy under Chapters 7, 11, or	13?				
		o report on this part of the for	rm. Check this box and submit	this form to the court with your other s	chedules.		
	Yes.						
7. \	What kind of debt do you h	ave?					
			mer debts are those incurred by ill out lines 8-10 for statistical p	an individual primarily for a personal, urposes. 28 U.S.C. § 159.			
		marily consumer debts. Yo ith your other schedules.	u have nothing to report on thi	s part of the form. Check this box and s	submit		
8.		our Current Monthly Income Form 122B Line 11; OR , Fo	e: Copy your total current monim 122C-1 Line 14.	thly income from Official	\$2,537.08		
9.	Copy the following spec	al categories of claims fro	m Part 4, line 6 of Schedule	E/F:			
	From Part 4 on Schedule	e E/F, copy the following:	Total claim				
	9a. Domestic support obli	gations (Copy line 6a.)	\$0.00				
	9b. Taxes and certain other	er debts you owe the governm	nent. (Copy line 6b.)	\$0.00			
	9c. Claims for death or per	rsonal injury while you were in	ntoxicated. (Copy line 6c.)	\$0.00			
	9d. Student loans. (Copy	ine 6f.)		\$0.00			
		of a separation agreement of	\$0.00 t as				
	priority claims. (Copy line 6		ata ta dalah (O a a ta a Cl)	\$0.00			
	91. Debts to pension or pr	ofit-sharing plans, and other		•			
	9g. Total. Add lines 9a th	rough 9f.		\$0.00			

\$0.00

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Fill in this i	information to	identify your ca	ase:		-			
Debtor 1	Kerry		D		Reed			
Debtor 1	First Na	ne	Middle N	ame	Last Name	=		
Debtor 2 (Spouse, if fili	ing) First Nai	me	Middle N	ame	Last Name	-		
	- I list i va			ane	District of Illinois			
United Sta	ites bankruptcy	Court for the:	Northern		(State)			
Case num (If known)	ber					-		
Officia	l Form 1	06 A /D						Check if this is an
-								amended filing
Sched	dule A/E	3: Prope	rty					12/1
category w responsible write your	where you thir e for supplyin name and ca	ik it fits best. B g correct inform se number (if k	e as complete a mation. If more s nown). Answer e	nd acc pace is very qu		d people ar et to this f	re filing together, both a corm. On the top of any a	re equally
					Other Real Estate You Own			
1. Do you	No. Go to Par		uitable interest i	n any	residence, building, land, or sim	ılar proper	ty?	
	Yes. Where is							
	1001 1111010 10	о рторону .		What	is the property? Check all that ap	oplv.	Do not deduct secured	claims or exemptions. Put
1.1	Ctroot address	if available or o	ath or description		ingle-family home	. []	the amount of any secu	red claims on Schedule D: nims Secured by Property.
	Street address, if available, or other description				uplex or multi-unit building			
					ondominium or cooperative		Current value of the entire property?	Current value of the portion you own?
				ш	Ianufactured or mobile home and			
	Number	Street		ш	nvestment property		Describe the nature o	
					imeshare		interest (such as fee s the entireties, or a life	
	City	y State Zip Code			ther			
					has an interest in the property?	Check	Check if this is co (see instructions)	mmunity property
				one.	ebtor 1 only			
					ebtor 2 only			
				H	ebtor 1 and Debtor 2 only			
					t least one of the debtors and anot	her		
					r information you wish to add ab erty identification number:	out this ite	em, such as local	
If you	own or have m	ore than one, lis	st here:	ргор	nty ruentinoution number.			
				What	is the property? Check all that ap	pply.		claims or exemptions. Put red claims on <i>Schedule D:</i>
1.2	Street address	, if available, or o	other description		ingle-family home			nims Secured by Property.
				ш	uplex or multi-unit building ondominium or cooperative		Current value of the	Current value of the
				ш	lanufactured or mobile home		entire property?	portion you own?
	N b	011		Ħ٠	and			
	Number	Street			vestment property		Describe the nature o interest (such as fee s	
	City	State	Zip Code		imeshare ther		the entireties, or a life	e estate), if known.
				Ш			Check if this is co	mmunity property
				Who one.	has an interest in the property?	Check	(see instructions)	
					ebtor 1 only		Ц	
					ebtor 2 only			
					ebtor 1 and Debtor 2 only			
				A	t least one of the debtors and anot	her		
					r information you wish to add ab erty identification number:	out this ite	em, such as local	

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Debtor 1		D	Reed	Case numbe	r (if known)	
	First Name	Middle Name	Last Name			
	et address, if available, or oth		What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other	apply.	the amount of any secu	imple, tenancy by
			Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an Other information you wish to add property identification number:	other	(see instructions)	mmunity property
2. Add	the dollar value of the por	tion you own for	all of your entries from Part 1, incli	uding any entrie	s for pages	
you ha	ve attached for Part 1. Wri	te that number h	nere.			
Do you ov you own t	hat someone else drives. If yours, trucks, tractors, sport util	equitable interes ou lease a vehicle,	at in any vehicles, whether they are also report it on Schedule G: Executo rcycles	-	-	
Ye						
3.1	Make Model: Year:		Who has an interest in the proone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar	nd another	Current value of the entire property?	Current value of the portion you own?
			Check if this is community instructions)			
3.2	Make Model: Year:		Who has an interest in the proone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community		Current value of the entire property?	Current value of the portion you own?
			instructions)			

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	Kerry First Name	D Middle Name	Reed Last Name	Case number	el (ITKNOWN)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions)	ly s and another	the amount of any secu	claims or exemptions. Pured claims on Schedule Laims Secured by Property. Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:	<u>=</u>	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors	ly	the amount of any secu	claims or exemptions. Pured claims on Schedule Laims Secured by Property. Current value of the portion you own?
			Check if this is commun instructions)	ity property (see		
	mples: Boats, trailers, motor No	•	er recreational vehicles, other , fishing vessels, snowmobiles, n	•		
Exa	nples: Boats, trailers, motor No Yes	•		property? Check ly s and another	Do not deduct secured the amount of any secu	claims or exemptions. Pured claims on <i>Schedule laims Secured by Property.</i> Current value of the portion you own?

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De	ebtor 1	Kerry First Name	D Middle Name	Reed Last Name	Case number (if known)	
Pa	rt 3:		our Personal and Household			
D	o you	own or hav	e any legal or equitable inter	rest in any of the followi	ng items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	Examp		and furnishings liances, fumiture, linens, china, kitcl	henware		
<u>✓</u>	No Yes. [Describe	Used Furniture			\$100.00
	Examp No	tronics des: Televisions Describe	s and radios; audio, video, stereo, a	and digital equipment; compu	iters, printers, scanners; music	
			ue und figurines; paintings, prints, or o in, or baseball card collections; othe	· · · · · · · · · · · · · · · · · · ·		
✓	No Yes. [Describe				-
		les: Sports, ph	rts and hobbies otographic, exercise, and other holes; carpentry tools; musical instrume		l tables, golf clubs, skis; canoes	
✓	No Yes. [Describe				
	0. Fire Examp		es, shotguns, ammunition, and rela	ated equipment		
✓	No					
Ш	Yes. [Describe				
	1. Clo		clothes, furs, leather coats, designer	r wear, shoes, accessories		1
	No					1
⊻	Yes. L	Describe	Used Clothing			\$350.00
		-	ewelry, costume jewelry, engageme r	ent rings, wedding rings, heirl	oom jewelry, watches, gems,	
	No Yes. [Describe				
	Examp	n-farm animal les: Dogs, cats	s, birds, horses			
	No Yes. [Describe				
	4. Any No	other person	al and household items you did	not already list, including a	ny health aids you did not list	ı
널		Describe				
Ш	100. L	2000 IDG				
			lue of all of your entries from Pa number here	ert 3, including any entries f	for pages you have attached	\$450.00

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Debto	r 1 Kerry First Name	D Middle Name	Reed Last Name	Case number (if known)	
Part 4:			235. 143.115		
		y legal or equitable interest	in any of the followin	ng?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16. C a	amples: Money you ha	ve in your wallet, in your home, in		on hand when you file your petition Cash:	
		avings, or other financial accounts stitutions. If you have multiple acc		ares in credit unions, brokerage houses,	
i	✓ Yes		Institution name:		
		17.1. Checking account:	PNC - Prepaid Debit		\$5.00
		17.2. Checking account:			
		17.3. Savings account:			
		17.4. Savings account:			· <u></u>
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:	·		
		17.9. Other financial account:	-		·
		or publicly traded stocks investment accounts with broker	age firms, money market a	accounts	
	Yes	Institution or issuer name:			
	Non-publicly traded so an LLC, partnership, a	•	ted and unincorporated	businesses, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	

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Debt	tor 1 Kerry	D	Reed	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotia include personal checks, cashienents are those you cannot transful lissuer name:	s' checks, promissory no	tes, and money orders.	
21.	Retirement or pension				
	Examples: Interests in IF		o), thrift savings accounts	s, or other pension or profit-sharing plans	
	No Voc List cook	Type of account:	Institution name:		
	✓ Yes. List each account	401(k) or similar plan:	Through Employer		\$200.00
	separately.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments I deposits you have made so the with landlords, prepaid rent, pub			
	Yes	Electric:			
		Gas:			_
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:	-		
		Other:			
23.	_	or a periodic payment of money t	o you, either for life or fo	r a number of years)	
	✓ No Yes	Issuer name and description:			
		-			
		-			

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Debt	or 1 Kerry	D Middle	Reed	Case number (if known)	
0.4	First Name	Middle		d	
24.		n education IRA, in an acc 530(b)(1), 529A(b), and 529		or under a qualified state tuition program.	
	✓ No Yes	Institution name and descrip	otion. Separately file the records of any	interests.11 U.S.C. § 521(c):	
25.		able or future interests in p or your benefit	property (other than anything listed	in line 1), and rights or powers	
	✓ No Yes. Desc	ribe			
26.		= ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '	secrets, and other intellectual propes, proceeds from royalties and licensing		
	✓ No Yes. Desc	ribe			
27.		nchises, and other general Iding permits, exclusive licen	intangibles ses, cooperative association holdings,	liquor licenses, professional licenses	
	✓ No				
	Yes. Desc	ribe			
Mor	ney or proper	ty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or proper				portion you own? Do not deduct secured
					portion you own? Do not deduct secured
	Tax refunds on No Yes. Give s	wed to you specific information	2016 Estimated	Federal:	portion you own? Do not deduct secured
	Tax refunds on No Yes. Give s about your	wed to you specific information t them, including whether already filed the returns	2016 Estimated	Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds on No Yes. Give s about you a and t	specific information t them, including whether already filed the returns the tax years	2016 Estimated		portion you own? Do not deduct secured claims or exemptions. \$2000.00
28.	Tax refunds on No Yes. Give s about you a and t	specific information t them, including whether already filed the returns the tax years		State:	portion you own? Do not deduct secured claims or exemptions. \$2000.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	wed to you specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, s		State: Local:	portion you own? Do not deduct secured claims or exemptions. \$2000.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	specific information t them, including whether already filed the returns the tax years		State: Local: enance, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$2000.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	wed to you specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, s		State: Local: enance, divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$2000.00 \$0.00 t \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	wed to you specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, s		State: Local: enance, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$2000.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	wed to you specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, s		State: Local: enance, divorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$2000.00 \$0.00 t \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past ✓ No Yes. Give s Other amount Examples: Unp	specific information t them, including whether already filed the returns he tax years	spousal support, child support, mainte	State: Local: enance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement:	\$2000.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past ✓ No Yes. Give s Other amount Examples: Unp	specific information t them, including whether already filed the returns he tax years	spousal support, child support, mainte	State: Local: enance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$2000.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp Soc	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, s specific information s someone owes you aid wages, disability insurance ial Security benefits; unpaid le	spousal support, child support, mainte	State: Local: enance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$2000.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Kerry	D	Reed	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance po Examples: Health, disability		avings account (HSA); credit,	homeowner's, or renter's insurance	
	No Yes. Name the insuran of each policy and list	ce company	npany name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property to If you are the beneficiary of property because someoned No Yes. Describe	a living trust, expect proce		icy, or are currently entitled to receive	
33.	Claims against third part Examples: Accidents, empl		ave filed a lawsuit or made claims, or rights to sue	e a demand for payment	
	Ves. Describe				
34.	Other contingent and un to set off claims	liquidated claims of ever	y nature, including counte	rclaims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets you	did not already list			
	✓ No Yes. Describe				
36.			t 4, including any entries	for pages you have attached	\$2205.00
Part 37.			y You Own or Have an	Interest In. List any real estate in Par	t 1.
"		Jan of Oquitable inteles	any buomess related p		Current value of the
	No. Go to Part 6. Yes. Go to line 38.				portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or o	ommissions you already	earned		or exemptions
	✓ No Yes. Describe				
39.	Office equipment, furnish Examples: Business-related	= -	dems, printers, copiers, fax n	nachines, rugs, telephones, desks, chairs, elec	stronic devices
	✓ No Yes. Describe				

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Deb	tor 1 Kerry	D	Reed	Case number (if known)	
40	First Name	Middle Name	Last Name	ann tuada	
40.		equipment, supplies you use i	n business, and tools of y	our trade	
	No No Deceribe				
	Yes. Describe				
	-				
41.	Inventory				
	✓ No				
	Yes. Describe				
42.	Interests in partnersh	ips or joint ventures			
	✓ No				
	Yes. Give specific	Nam	e of entity:	% of ownership:	
	information about				·
	them				
43	Customer lists mailing	lists, or other compilations			
70.		insta, or other complications			
	No Vee Do your lists i	nclude personally identifiable in	formation (as defined in 11	U.S.C. 8.101//14\)?	
	Tes. Do your lists i	Troid de personally identifiable in	ionnation (as defined in 11	0.0.0. § 101(+17y):	
	☐ No				
	Yes. Desc	ribe			
44.	Any business-related	property you did not already	list		
	✓ No				
	Yes. Give specific				-
	information				
					- -
		all of your entries from Part 5 er here		r pages you have attached	
•					
Part		arm- and Commercial Fis n interest in farmland, list it in Pari		y You Own or Have an Interest In.	
46.	Do you own or have a	ny legal or equitable interes	t in any farm- or commerc	cial fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47				portion you own? Do not deduct secured claims
					or exemptions
47.	Farm animals Examples: Livestock, p	oultry, farm-raised fish			
	✓ No				
	Yes. Describe				

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200	or 1 Kerry First Name	D Middle Name	Heed Leet Name	Case number (if known)	
			Last Name		
48.	Crops-either growing of	r harvested			
	✓ No				
	Yes. Describe				
40				_	
49.	Farm and fishing equipi	ment, implements, machinery, f	ixtures, and tools of trad	e	
	✓ No				
	Yes. Describe				
50.	Farm and fishing suppli	es chemicals and feed			
00.		es, onemicals, and leed			
	✓ No				
	Yes. Describe				
51.	Any farm- and commerc	cial fishing-related property you	did not already list		
	No No				
	Yes. Describe				
	Tes. Describe				
E2 A	dd tha dallar valua af all	of your entries from Part 6, incl	uding ony ontrino for no	roo you have attached	
		here			
>					
			stanget in That Val. Di	d Not List Above	
Part	7: Describe All Prop	erty You Own or Have an Ir	iterest in That You Di	d NOLLISLADOVE	
	Do you have other prop	erty of any kind you did not alre		d NOLLIST ADOVE	
	Do you have other prop			d Not List Above	
	Do you have other prop	erty of any kind you did not alre		u Not List Above	7
	Do you have other proposition in the proposition of	erty of any kind you did not alre		u Not List Above]
	Do you have other property Examples: Season tickets No	erty of any kind you did not alre		d Not List Above	
	Do you have other proposition in the proposition of	erty of any kind you did not alre		u Not List Above	
	Do you have other proposition in the proposition of	erty of any kind you did not alre		u Not List Above	
53.	Do you have other properties: Season tickets: No Yes. Give specific information	erty of any kind you did not alre , country club membership	ady list?	d Not List Above	
53.	Do you have other properties: Season tickets: No Yes. Give specific information	erty of any kind you did not alre , country club membership	ady list?		
53.	Do you have other properties: Season tickets: No Yes. Give specific information	erty of any kind you did not alre , country club membership	ady list?		
53.	Do you have other properties: Season tickets: No Yes. Give specific information	erty of any kind you did not alre , country club membership	ady list?		
53.	Do you have other properties: Season tickets: No Yes. Give specific information	erty of any kind you did not alre , country club membership	ady list?		
53.	Do you have other proposed and the dollar value of all	erty of any kind you did not alre , country club membership of your entries from Part 7. Writ	ady list?		
53.	Do you have other proposed and the dollar value of all	erty of any kind you did not alre , country club membership	ady list?		
53. 54. A	Do you have other proposed and the dollar value of all but the List the Totals of	erty of any kind you did not alre , country club membership of your entries from Part 7. Write Each Part of this Form	ady list? te that number here		
53. 54. A	Do you have other proposed and the dollar value of all but the List the Totals of	erty of any kind you did not alre , country club membership of your entries from Part 7. Writ	ady list? te that number here		
53. 54. A Part 55.	Do you have other proposed and the dollar value of all but the List the Totals of	erty of any kind you did not alre, country club membership of your entries from Part 7. Write Each Part of this Form	ady list? te that number here		
53. 54. A Part 55.	Do you have other propose Examples: Season tickets. No Yes. Give specific information dd the dollar value of all Examples: List the Totals of Part 1: Total real estate, part 2 total vehicles, line	erty of any kind you did not alre, country club membership of your entries from Part 7. Write Each Part of this Form	ady list? te that number here		
53. 54. A Part 55. 56. 57. F	Do you have other propose Examples: Season tickets No Yes. Give specific information dd the dollar value of all Examples: List the Totals of Part 1: Total real estate, part 2 total vehicles, line art 3: Total personal and	erty of any kind you did not alre country club membership of your entries from Part 7. Write Each Part of this Form line 2	ady list? te that number here		
53. 54. A Part 55. 56. 57. F	Do you have other propose Examples: Season tickets. No Yes. Give specific information dd the dollar value of all Examples: List the Totals of Part 1: Total real estate, part 2 total vehicles, line	erty of any kind you did not alre country club membership of your entries from Part 7. Write Each Part of this Form line 2	ady list? te that number here		
53. 54. A Part 55. 56. 57.F 58.F.	Do you have other propose Examples: Season tickets No Yes. Give specific information dd the dollar value of all Examples: List the Totals of Part 1: Total real estate, part 2 total vehicles, line art 3: Total personal and	erty of any kind you did not alre the country club membership of your entries from Part 7. Write Each Part of this Form line 2	te that number here		
53. Part 55. 56. 57. F 58. F 59.	Do you have other proposexamples: Season tickets No Yes. Give specific information dd the dollar value of all List the Totals of Part 1: Total real estate, part 2 total vehicles, line art 3: Total personal and art 4: Total financial assert 5: Total business-rel Part 5: Total bus	erty of any kind you did not alre the country club membership of your entries from Part 7. Write Each Part of this Form line 2	te that number here		
53. 54. A Part 55. 57. F 58. F 59. 60.	Do you have other propose Examples: Season tickets No Yes. Give specific information The did the dollar value of all the doll	erty of any kind you did not alre to country club membership of your entries from Part 7. Write Each Part of this Form line 2	te that number here		
53. 54. A Part 55. 58. F 59. 60. 61.	Do you have other prope Examples: Season tickets. No Yes. Give specific information The distribution of the dollar value of all	erty of any kind you did not alre to country club membership of your entries from Part 7. Write Each Part of this Form line 2	\$450.00 \$2205.00		
53. 54. A Part 55. 58. F 59. 60. 61.	Do you have other prope Examples: Season tickets. No Yes. Give specific information The distribution of the dollar value of all	erty of any kind you did not alre to country club membership of your entries from Part 7. Write Each Part of this Form line 2	\$450.00 \$2205.00	▶	+ \$2655.00
53. 54. A Part 55. 58. F 59. 60. 61.	Do you have other prope Examples: Season tickets. No Yes. Give specific information The distribution of the dollar value of all	erty of any kind you did not alre to country club membership of your entries from Part 7. Write Each Part of this Form line 2	#450.00 \$2205.00		+ \$2655.00
53. 54. A Part 55. 58. F 59. 60. 61.	Do you have other prope Examples: Season tickets. No Yes. Give specific information The distribution of the dollar value of all	erty of any kind you did not alre to country club membership of your entries from Part 7. Write Each Part of this Form line 2	#450.00 \$2205.00	▶	+ \$2655.00

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Fill in this info	ormation to identify your ca	se:		
Debtor 1	Kerry	D	Reed	
Dobtor 0	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the:	Northern	District of Illinois	
Case number (If known)			(State)	
Official	Form 106C			Check if this is an amended filing
Schedu	le C: The Prope	erty You Claim	as Exempt	12/15
additional particular particular search and search and search are search as the search are search are search as the search are search as the search are search are search as the search are search are search are search as the search are search as t	ages, write your name arem of property you clai	nd case number (if know m as exempt, you mus xempt. Alternatively, y	t specify the amount of the exemption you may claim the full fair market value	ou claim. One way of doing so is to of the property being exempted up to
tax-exempt under a law your exemp Part 1: Ide 1. Which s	retirement funds—may that limits the exempt without would be limited to entify the Property You et of exemptions are you of	y be unlimited in dollar ion to a particular dollar to the applicable statute Claim as Exempt claiming? Check one only, deral nonbankruptcy exem	even if your spouse is filing with you. nptions. 11 U.S.C. § 522(b)(3)	mption of 100% of fair market value
tax-exempt under a law your exemp Part 1: Ide 1. Which s You You	retirement funds—may that limits the exempt of the limits the exempt of the limited to entify the Property You et of exemptions are you of a are claiming state and fedurare claiming federal exemptions.	y be unlimited in dollar ion to a particular dollar to the applicable statute. Claim as Exempt Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(b	amount. However, if you claim an exertar amount and the value of the property ory amount. Even if your spouse is filing with you. Inptions. 11 U.S.C. § 522(b)(3)	mption of 100% of fair market value
tax-exempt under a law your exemp Part 1: Ide 1. Which s You 1. You 2. For any	retirement funds—may that limits the exempt you exempt on a reclaiming state and feet a reclaiming federal exemproperty you list on School scription of the property a Schedule A/B that lists this	y be unlimited in dollar ion to a particular dollar to the applicable statute. Claim as Exempt claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(blule A/B that you claim as and Current value of	amount. However, if you claim an exert amount and the value of the property ory amount. even if your spouse is filing with you. nptions. 11 U.S.C. § 522(b)(3) exempt, fill in the information below. Amount of the exemption you claim Check only one box for each exemption.	mption of 100% of fair market value
tax-exempt under a law your exemp Part 1: Ide 1. Which s You You 2. For any Brief de line on s property	retirement funds—may that limits the exempt that limits the exempt thion would be limited to entify the Property You et of exemptions are you of a reclaiming state and fedurare claiming federal exemproperty you list on Scheol scription of the property a Schedule A/B that lists this your content of the property and the property	y be unlimited in dollar ion to a particular dollar to the applicable statute of the applicable statute. Claim as Exempt Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(blue A/B that you claim as the portion you own Copy the value from	amount. However, if you claim an exert amount and the value of the property ory amount. even if your spouse is filing with you. nptions. 11 U.S.C. § 522(b)(3) exempt, fill in the information below. Amount of the exemption you claim Check only one box for each exemption.	mption of 100% of fair market value vis determined to exceed that amount,

☐ No

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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Debtor 1			Reed	Case number (if known)	
	First Name Mid	idle Name	Last Name		
Part 2:	Additional Page				
line	of description of the property and on Schedule A/B that lists this perty	Current value of the portion you own Copy the value from Schedule A/B	Check only one bo	emption you claim ox for each exemption.	Specific laws that allow exemption
Line	cription: 401(k) or similar plan, Through Employer from edule A/B: 21	\$200.00	100% of fair applicable st	\$200.00 market value, up to any atutory limit	735 ILCS 5/12-1006
Line	cription: Checking account, PNC - Prepaid Debit from edule A/B: 17	\$5.00	100% of fair applicable st	\$5.00 market value, up to any atutory limit	735 ILCS 5/12-1001(b)
Line	cription: Federal, 2016 Estimated from edule A/B: 28	\$2,000.00	100% of fair applicable st	\$2,000.00 market value, up to any atutory limit	735 ILCS 5/12-1001(b)

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Fill in this info	rmation to identify your o	ase:				
Debtor 1	Kerry	D	Reed			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)						
Official	Form 106D			J		Check if this is an amended filing
Schedi	ule D: Credit	tors Who Hav	e Claims Secure	ed by Prop	erty	12/15
more space is			are filing together, both are equ ber the entries, and attach it to t			
1. Do any	creditors have claims	secured by your propert	y?			
✓ No.	Check this box and sub	mit this form to the court w	rith your other schedules. You hav	e nothing else to repo	ort on this form.	
Yes	Fill in all of the information	on below.				
Part 1: List	All Secured Claims					
			ed claim, list the creditor separately	Column A	Column B	Column C
		editor has a particular claim, l alphabetical order according	ist the other creditors in Part 2. As to the creditor's name.	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports	Unsecured portion

this claim

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Fill i	n this infor	mation to identify your c	ase:			
Deb	otor 1	Kerry First Name	D Middle Name	Reed Last Name		
	otor 2					
(Spo	use, if filing)	First Name	Middle Name	Last Name		
Unit	ted States B	Sankruptcy Court for the:	Northern	District of Illinois (State)		
	e number			(State)		
(If kn	•					Check if this is an amonded filin
Off	ficial F	orm 106E/F				Check if this is an amended filing
Sc	hedu	ule E/F: Cre	ditors Who	Have Unse	cured Claims	12/1:
othe Form clain	r party to a n 106A/B) a ns that are entries in t	any executory contracts and on Schedule G: Exe e listed in Schedule D: C	s or unexpired leases that cutory Contracts and Un Creditors Who Hold Claim	nt could result in a claim. Dexpired Leases (Official I Des Secured by Property. If	Also list executory contracts form 106G). Do not include an more space is needed, copy t	n NONPRIORITY claims. List the on Schedule A/B: Property (Official by creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
Par	t 1: List	All of Your PRIORIT	Y Unsecured Claims			
1.	✓ No. 0	reditors have priority ur Go to Part 2.	secured claims against	you?		
	Yes.					
2.	listed, ider As much a	ntify what type of claim it as possible, list the claims	is. If a claim has both prior in alphabetical order acco	ity and nonpriority amounts	s, list that claim here and show b s. If you have more than two price	arately for each claim. For each claim oth priority and nonpriority amounts. ority unsecured claims, fill out the

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Reed Debtor 1 Kerry D Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 Associates-Family Dentistry \$394.00 Last 4 digits of account number Nonpriority Creditor's Name 101 S Greenleaf St When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60031 Illinois Gurnee City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **V** Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Medical Other. Specify ___ Is the claim subject to offset? Yes AT&T 4.2 \$133.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 105262 Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 30348 Atlanta Georgia City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Utility Other. Specify ___ Is the claim subject to offset? **✓** No Yes 4.3 Community Health Net \$600.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1202 State St Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 16501 Erie Pennsylvania City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Offician Yes Schedule E/F: Creditors Who Have Unsecured Claims page 2

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D Reed Debtor 1 Kerry Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 Cook County Clerk \$675.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 118 N Clark St FI 4 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60602 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Moving Violation Is the claim subject to offset? **✓** No T Yes CREDIT MANAGEMENT LP \$244.00 4635 Last 4 digits of account number ___ Nonpriority Creditor's Name When was the debt incurred? 8/1/2016 PO Box 118288 Number As of the date you file, the claim is: Check all that apply. Contingent Carrollton 75011 Texas Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: COMCAST **✓** No Other. Specify _ **CENTRAL WAREHOUSE** Yes DirecTV 4.6 \$360.00 Last 4 digits of account number Nonpriority Creditor's Name 2230 E Imperial Hwy When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply. ATTN Bankruptcy Contingent Unliquidated 90245 El Segundo California City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only $\overline{}$ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Utility Other. Specify _ Is the claim subject to offset? **✓** No

Yes

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D Reed Debtor 1 Kerry Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 **ENHANCED RECOVERY COLLECTIONS** \$394.00 Last 4 digits of account number Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? 9/1/2013 Number As of the date you file, the claim is: Check all that apply. Contingent **JACKSONVILLE** Florida 32256 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: SPRINT **✓** No Yes IL Secretary of State \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 2701 S. Dirksen Parkway When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 62723 Illinois Springfield City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify License Suspension - Notice Only Is the claim subject to offset? **✓** No Yes Pennsylvania Department of Labor and Industry Office of \$3,260.08 Last 4 digits of account number Unemployment Compensation When was the debt incurred? n/a Nonpriority Creditor's Name 651 Boas St As of the date you file, the claim is: Check all that apply. Number Contingent Unliquidated Harrisburg Pennsylvania 17121 City Zip Code Type of NONPRIORITY unsecured claim: Who incurred the debt? Check one. Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debtor 1 and Debtor 2 only Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Other. Specify _ Overpayment of Benefits Check if this claim relates to a community debt Is the claim subject to offset?

✓ No Yes

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D Reed Debtor 1 Kerry Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 PINNACLE LLC/RESURGENT \$288.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 6/1/2013 810 1ST ST S STE 260 Number As of the date you file, the claim is: Check all that apply. Contingent **HOPKINS** Minnesota 55343 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ 001 UnknownLoanType Is the claim subject to offset? **✓** No Yes 4.11 Revenue Group \$96.00 Last 4 digits of account number 6972 Nonpriority Creditor's Name 4780 Hinckley Industrial Parkway, Suite 200 When was the debt incurred? 11/1/2011 Number Street As of the date you file, the claim is: Check all that apply. Contingent Ohio 44109 Cleveland Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes Vista Medical Center East 4.12 \$3,000.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 504316 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Saint Louis Missouri 63150 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ Medical Is the claim subject to offset? **✓** No

Yes

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Debtor 1 Kerry D Reed Case number (if known) First Name Middle Name Last Name Add the Amounts for Each Type of Unsecured Claim Part 4: Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e.

			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$9,444.08
	6j. Total. Add lines 6f through 6i.	6j.	\$9,444.08

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Fill in this information to identify your case:							
Debtor 1	Kerry	D	Reed				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)			(Glate)				

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		200	Jamein Tage C	0 01 00
Fill in this info	rmation to identify your	case:		
Debtor 1	Kerry	D	Reed	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court for the	e: Northern	District of Illinois	
Officed Otales	Dankiupicy Court for the	e. Northem	(State)	_
Case number (If known)				
, ,				Check if this is an
				amended filing
Official	Form 106H			
Schadul	e H: Your Co	dehtore		12/15
				mplete and accurate as possible. If two married people are
known). Answ	er every question.	you are filing a joint case, do		any Additional Pages, write your name and case number (if debtor.)
Yes				
Idaho, Lo		ou lived in a community prop lexico, Puerto Rico, Texas, Wa	- 1	ommunity property states and territories include Arizona, California,
Yes	. Did your spouse, form	mer spouse, or legal equivale	ent live with you at the time	?
✓	No			
	Yes. In which commu	nity state or territory did you	live?	Fill in the name and current address of that person.
	Name of your spouse	e, former spouse, or legal equiv	alent	_
	Number Street			_
	City	State	Zip Code	_
again as	a codebtor only if that	t person is a guarantor or co	signer. Make sure you hav	ur spouse is filing with you. List the person shown in line 2 re listed the creditor on Schedule D (Official Form 106D), le D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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	20	oamone	1 ago 01 01 00			
Fill in this information to identif	y your case:					
Debtor 1 Kerry	D	Reed				
First Name	Middle Name	Last Nar	me Ch	eck if this is:		
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Nar	ne	An amended filing		
		District of Illino		A supplement showing post-petition chapter 1		
United States Bankruptcy Court fo the:	<u>Northern</u>	District of filling (Sta		expenses as of the following date:		
Case number (If known)		•	, 	MM / DD / YYYY		
· · · · · · · · · · · · · · · · · · ·				IMINI / DD / TTTT		
Official Form 106I						
Schedule I: Your II	ncome			12/1		
responsible for supplying corre information about your spouse.	ect information. If you are If you are separated an ed, attach a separate she ery question.	e married and d your spouse	not filing jointly, and you is not filing with you, do	and Debtor 2), both are equally ur spouse is living with you, include not include information about your tional pages, write your name and case		
Fill in your employment		Debtor 1		Debtor 2		
information.	Employment status	✓ Employe	ad	Employed		
If you have more than one job, attach a separate page with	. ,	Not Employed		Not Employed		
information about additional		_				
employers.	Occupation	Food Service		_		
Include part time, seasonal, or self-employed work.	Employer's name	Aramark Fac	ility Services, LLC			
Occupation may include student or homemaker, if it applies.	Employer's address	1101 Market Street Number Street		Number Street		
		Philadelphia	Pennsylvania19107			
		City	State Zip Code	City State Zip Code		
	How long employed	1 year 1 moi	•			
	there?	1 your 1 mon				
Part 2: Give Details About	Monthly Income					
spouse unless you are separated.	ve more than one employer,	-		write \$0 in the space. Include your non-filing or that person on the lines below. If you need For Debtor 2 or		
 List monthly gross wages, sa deductions.) If not paid month be. 			2. \$2,171.50	non-filing spouse		
3. Estimate and list monthly ov	ertime pay.	3	3. + \$0.00			
4. Calculate gross income. Add	l line 2 + line 3.	2	4. \$2,171.50			

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Deb	otor 1Kerry First Name		Reed Last Name		Case number			
	Tilot Namo	inidals hairis	adot Hamo		For Debtor 1	For Debtor 2 or non-filing spouse		
C	opy line 4 here		→ 4.		\$2,171.50			
5. Li	st all payroll deducti							
5	a. Tax, Medicare, an	d Social Security deductions	5a	ā.	\$425.62			
5	b. Mandatory contrib	butions for retirement plans	5b	o.	\$0.00			
5	c. Voluntary contribu	utions for retirement plans	50	D.	\$86.86			
5	d. Required repayme	ents of retirement fund loans	50	d.	\$0.00			
5	e. Insurance		5e	€.	\$51.50			
5	f. Domestic support	obligations	5f		\$0.00			
5	g. Union dues		5g	j .	\$0.00			
5	h. Other deductions.	. Specify:	_ 5h	1. +	\$39.22 +			
6. A 6 +5h.		tions. Add lines 5a + 5b + 5c + 5d + 5e +5f	+ 5g 6.		\$603.20			
7. C a	alculate total month	ly take-home pay. Subtract line 6 from line	4. 7.		\$1,568.30			
8. Li	st all other income r	egularly received:						
8	business, profession	-						
		for each property and business showing nary and necessary business expenses, and et income.	8a	a.	\$0.00			
8	b. Interest and divide		86		\$0.00			
8	c. Family support pay dependent regular	yments that you, a non-filing spouse, or a	a		<u> </u>			
		ousal support, child support, maintenance, and property settlement.	80) .	\$0.00			
8	d. Unemployment co	ompensation	80	d.	\$0.00			
8	e. Social Security		86	€.	\$0.00			
8	Include cash assista cash assistance that	assistance that you regularly receive ance and the value (if known) of any non- t you receive, such as food stamps (benefits ental Nutrition Assistance Program) or	8f	:	\$0.00			
8	g. Pension or retiren	ment income	80		\$0.00			
8	h. Other monthly inc	come. Specify:	_	1. +	\$0.00 +			
	_	Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	- 8h. 9.		\$0.00			
	•	come. Add line 7 + line 9. 0 for Debtor 1 and Debtor 2 or non-filing sp	10 oouse).	\$1,568.30 +		=	\$1,568.30
Ir fr	nclude contributions from the contribution from the con	ar contributions to the expenses that you rom an unmarried partner, members of your ounts already included in lines 2-10 or amou	household,	your c	lependents, your roomm			
S	Specify:						11. +	\$0.00
		ne last column of line 10 to the amount in ne Summary of Schedules and Statistical Sur					12.	\$1,568.30
								Combined monthly income
13. I	Do you expect an inc ✓ No.	rease or decrease within the year after y	ou file this	form	1			
Ė	Yes. Explain:							
L								

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Debtor 1 Kerry D Reed Case number (if known)

Part 2: Give Details About Monthly Income

For Debtor 1 For Debtor 2 or non-filing spouse

5h.Other payroll deductions. Specify:

1. Dental \$32.85

\$6.37

2. Vision

Official Form 106l Schedule I: Your Income page 3

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Fill in this infor	mation to identif	y your case:				
Debtor 1	Kerry First Name	D Middle N	Reed Jame Last	l Name		
Debtor 2 (Spouse, if filing)	First Name	Middle N		Name	Check if this is: An amended fi	ling
United States E	Bankruptcy Court	for the: Northern	District of	Illinois (State)		showing post-petition chapter 13 f the following date:
Case number (If known)					MM / DD / YYY	<u>~</u>
Official	Form 10	<u> 165</u>				
Schedul	e J: Your	Expenses				12/1
information. If (if known). Ans				• .		
	o to line 2 oes Debtor 2 liv	e in a separate househol must file Official Forms 10		eparate Household of ,	Debtor 2.	
2. Do you hav	re dependents?	✓ No				
Do not list Debtor 2.	Debtor 1 and	Yes. Fill out this info each dependent		dent's relationship to 1 or Debtor 2	Dependent's age	Does dependent live with you?
expenses of than yourself an dependent	s?	✓ No Yes Going Monthly Expens	ses			
expenses as of applicable da	of a date after th	your bankruptcy filing d ne bankruptcy is filed. If	this is a supplement	al Schedule J, check	• •	-
	•	th non-cash government	-			Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 4.	4.	\$300.00
If not included in line 4:		
4a. Real estate taxes	4a	\$0.00
4b. Property, homeowner's, or renter's insurance	4b.	\$0.00
4c. Home maintenance, repair, and upkeep expenses	4c.	\$0.00
4d. Homeowner's association or condominium dues	4d.	\$0.00

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FIISLINAINE	Middle Name Last Name		
			Your expenses
5. Additional mortgage payments	for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$190.00
6b. Water, sewer, garbage collect	ion	6b.	\$0.00
6c. Telephone, cell phone, Intern	et, satellite, and cable services	6c.	\$180.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supplied		7.	\$350.00
8. Childcare and children's educa	ition costs	8.	\$0.00
9. Clothing, laundry, and dry clea	ning	9.	\$150.00
10. Personal care products and s	ervices	10.	\$150.00
11. Medical and dental expenses		11.	\$25.00
12. Transportation. Include gas, m Do not include car payments	aintenance, bus or train fare.	12.	\$180.00
13. Entertainment, clubs, recreat	ion, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and	religious donations	14.	\$0.00
15. Insurance. Do not include insurance deduct	ed from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$40.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes dec	lucted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payments	S:	.0	
17a. Car payments for Vehicle 1		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17-l Other Constitu		17d	\$0.00
	nintenance, and support that you did not report as deducted from		\$0.00
	, Your Income (Official Form 106I). support others who do not live with you.	18.	
Specify:	support others who do not live with you.	19.	\$0.00
	not included in lines 4 or 5 of this form or on Schedule I: Your Income.	10.	
20a. Mortgages on other propert		20a	\$0.00
20b. Real estate taxes.		20b	\$0.00
20c. Property, homeowner's, or	renter's insurance	20c	\$0.00
20d. Maintenance, repair, and up	skeep expenses.	20d	\$0.00
20e. Homeowner's association of	r condominium dues	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1			D	Reed	Case number (if known)			
	First Na		Middle Name	Last Name				
21. Other.	. Speci	fy:				21		\$0.00
	-	our monthly expenses.					_	\$1,565.00
		s 4 through 21.	(B ! : 0) '(_	\$0.00
	. ,	ne 22 (monthly expenses	22.	_	\$1,565.00			
	22c. Add line 22a and 22b. The result is your monthly expenses.							
	-	our monthly net income						
23a. C	opy lin	e 12 (your combined me	onthly income) from	Schedule I.		23a	_	\$1,568.30
23b. C	Сору ус	our monthly expenses from	om line 22 above.			23b	-	\$1,565.00
		your monthly expenses		income.				\$3.30
Т	The res	ult is your monthly net ir	come.			23c	_	
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No Yes Explain here:								

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Fill in this information to identify your case:									
Debtor 1	Kerry	D	Reed						
	First Name	Middle Name	Last Name						
Debtor 2									
(Spouse, if filing)	First Name	Middle Name	Last Name						
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)						
Case number			(State)						

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and
×	·	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 2/10/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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	Reed Last Name e Name Last Name District of Illinois (State)			
Middle Middle	e Name Last Name e Name Last Name District of Illinois			
	District of Illinois			
	District of Illinois			
normen				
				Check if this is
				amended filing
cial Affairs	for Individuals Fi	iling for Bankr	untcv	12
eded, attach a se y question.	married people are filing too parate sheet to this form. O	n the top of any addition		
ur Marital Statu	s and Where You Lived Be	efore		
l status?				
		_		
e you lived anywhe	ere other than where you live	now?		
s you lived in the la	ast 3 years. Do not include who	ere you live now.		
	Dates Debtor 1 lived	Debtor 2:		Dates Debtor 2 lived
	there			there
		Same as Debtor 1		Same as Debtor 1
		_		_
	From <u>01/2012</u>	Number Street		From
	To <u>12/2012</u>			To
lvania 16504				
Zip Code		City State	Zip Code	
Zip dddc		Same as Debtor 1		Same as Debtor 1
		Game de Bostor I		Carro do Bostor I
	From 01/2013	Number Street		From
	To 12/2014			То
vanja 16503			Zip Code	
lvania 16503		City State		
_	onio 16502	To 12/2014	To 12/2014	To 12/2014 ania 16503

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Deb	tor 1	Kerry D	Reed		umber (if known)	
			e Name Last Nam	ne		
Part	2:	Explain the Sources of Your Inc	come			
4.	Fill i	you have any income from employm n the total amount of income you receivities. If you are filing a joint case and you No Yes. Fill in the details.	ved from all jobs and all busir	nesses, including part-time		irs?
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		rom January 1 of current year until le date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$2969.30	Wages, commissions, bonuses, tips Operating a business	
		or last calendar year: anuary 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business	\$24551.00	Wages, commissions, bonuses, tips Operating a business	
		or the calendar year before that: anuary 1 to December 31, 2015) YYYY	Wages, commissions, bonuses, tips Operating a business	\$12600.00	Wages, commissions, bonuses, tips Operating a business	
	Incluicublication of the control of	you receive any other income during ide income regardless of whether that in ic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	ncome is taxable. Examples o come; interest; dividends; mo you received together, list it o	of other income are alimony; oney collected from lawsuits; only once under Debtor 1.	royalties; and gambling and lot	
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
		rom January 1 of current year until he date you filed for bankruptcy:				
		or last calendar year: January 1 to December 31, 2016) YYYY				
		or the calendar year before that: January 1 to December 31, 2015) YYYY				

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D Reed Debtor 1 Kerry Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or '	1 Kerry		D	Re	ed	Case number	(if known)
	First Name		Middle Name	Las	st Name	- 	
nsi or ige	iders include your porations of whic	r relatives; a h you are a for a busir	any general partner an officer, director, ness you operate a	s; relatives of any person in control,	general partners; part, or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all pay	yments to a	an insider.				-
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No		aranteed or cosigne	•	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name				<u> </u>		
	Number Street						
	City	State	Zip Code				

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Reed

Debtor 1 Kerry Case number (if known) Middle Name First Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt		Kerry First Name	D Middle Name	Reed Last Name	Case number (if known)	
11.		thin 90 days before you file counts or refuse to make			pank or financial institution, set off any a	mounts from your
	✓	No Yes. Fill in the details.				
		•		Describe the action th	e creditor took Date action was taken	
		Creditor's Name				_
		Number Street		Last 4 digits of account	number: XXXX-	
		City State	Zip Code	J		
12.			l for bankruptcy, was a		possession of an assignee for the benefit	of creditors, a court-
	<u>√</u>	No	ian, or anomor omoral			
Part	5:	Yes List Certain Gifts and	Contributions			
13.				you give any gifts with a t	otal value of more than \$600 per person	•
	✓	No Yes. Fill in the details for	each gift.			
		Gifts with a total value of per person	of more than \$600	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Gav	ve the Gift			
		Number Street				
		City State	Zip Code			
		Person's relationship to yo	ou			
		Person to Whom You Gav	ve the Gift			
		Number Street				
		City State Person's relationship to yo	Zip Code			

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Debt		Kerry	D Middle North	Reed	Case number (if know	vn)	
		First Name	Middle Name	Last Name			
14.	Wit	hin 2 years before you filed	l for bankruptcy, did	you give any gifts or contri	butions with a total value	of more than \$600	to any charity?
	~	No					
	H	Yes. Fill in the details for ea	ach gift or contribution	on.			
	ш	Gifts or contributions to o		Describe what you cor	atributed	Date you	Value
		that total more than \$600		Describe what you con	ittibutea	contributed	value
		Charity's Name					
		Number Street					
		City State	Zip Code				
		•	_,p				
Part	6:	List Certain Losses					
15.		hin 1 year before you filed f nbling?	for bankruptcy or sin	ce you filed for bankruptcy	, did you lose anything bed	cause of theft, fire,	other disaster, or
	_						
		No					
		Yes. Fill in the details.					
		Describe the property you how the loss occurred	ı lost and		e coverage for the loss insurance has paid. List	Date of your loss	Value of property lost
		now the loss occurred			s on line 33 of <i>Schedule</i>	1055	1051
				A/B: Property.			
Dort	7.	List Certain Payments	or Transfers				
		out seeking bankruptcy or pude any attorneys, bankruptch No Yes. Fill in the details.			or services required in your b	ankruptcy.	
	Ľ			Description and value	of any property	Date payment	Amount of
				transferred	or any property	or transfer	payment
						was made	
		Semrad Law Firm Person Who Was Paid		Attorney's Fee - 0.00		2/10/2017	\$0.00
		5101 Washington Street					
		Number Street					
		Unit 29					
		Gurnee Illinois	60031				
		City State	Zip Code				
		Email or website address					
		None					
		Person Who Made the Payn	nent, if Not You				
		Person Who Was Paid					-
		Number Street					
		City State	Zip Code				
		Facility of the state					
		Email or website address					
		Person Who Made the Payn	nent, if Not You				

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Deb [®]		Kerry	D	Reed	Case nu	ımber <i>(if known)</i>			
		First Name	Middle Name	Last Name					
17.	help	hin 1 year before you filed for o you deal with your creditor not include any payment or tran	s or to make payme		our behalf pa	ay or transfer a	any property to a	nyone v	who promised to
		No Yes. Fill in the details.							
				Description and value of a transferred	ny property		Date payment or transfer was made	Amou	int of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
18.	the Incl	ordinary course of your busin	ness or financial affa transfers made as se	curity (such as the granting of a					
		Yes. Fill in the details.							
				Description and value of a property transferred	ny	Describe any payments rec in exchange	property or eived or debts p	aid	Date transfer was made
		Person Who Received Transfe	er						
		Number Street							
		City State Person's relationship to you	Zip Code						
		Person Who Received Transfe	er						
		Number Street							
		City State Person's relationship to you	Zip Code						
19.	ben	hin 10 years before you filed eficiary? ese are often called asset-protec		you transfer any property to a	a self-settled	d trust or simi	lar device of whi	ch you	are a
	✓	No							
	Ц	Yes. Fill in the details.		Description and value of	the property	transferred			Date transfer was made
		Name of trust							

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D Reed Debtor 1 Kerry _ Case number (if known) Middle Name First Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Reed Debtor 1 Kerry _ Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb	tor 1	Kerry First Name		D Middle Name	Reed Last Name	Case	number (if k	nown)		
		riist ivaille		iviluale ivallie	Last Name					
26.	Hav	e you been a party	y in any judic	ial or administr	ative proceeding unde	r any environment	al law? Inc	lude settleme	ents and orde	rs.
	7	No								
	Ħ	Yes. Fill in the det	ails.							
					Court or agency		Nature of	the case		Status of the
										case
		Case title								Pending
					Court Name					
		Case number			NumberStreet					On appeal
		Cuco number								Concluded
					City State	Zip Code				_
Pari	E11:	Give Details Ab	out Your B	usiness or Co	onnections to Any Bu	usiness				
					,					
27.	With	nin 4 years before	you filed for I	bankruptcy, did	l you own a business or	have any of the fo	ollowing co	nnections to	any business?	?
		A sole propri	etor or self-er	mploved in a tra	ade, profession, or othe	er activity, either ful	II-time or pa	art-time		
					LC) or limited liability p	-				
		A partner in a			, e, p	on a roc or np (===)				
			-		e of a corporation					
					equity securities of a cor	poration				
						p 0. a.i.o				
	✓	No. None of the a								
		Yes. Check all tha	at apply abov	e and fill in the	details below for each	business.				
					Describe the nat	ure of the busines:	s		entification nu	ımber Do not ımber or ITIN.
									ar Security III	imber of trin.
		Business Name			_			EIN:		
					_					
		Number Street			Name of account	tant or bookkeepe	r	Dates busine	ess existed	
		City	State	Zip Code	_	unit of Bookhoopo	•	From	To	
		,							10	
					Describe the nat	ure of the busines	s		entification nu	
									ar Security nu	ımber or ITIN.
		Business Name			_			EIN:		
		-			_					
		Number Street			Name of account	tant or bookkeepe	r	Dates busine	ess existed	
		City	State	Zip Code	—	ant of bookkeepe	•	Erom	To	
		Oity	Olalo	Zip code				-10111	To	<u></u>
					Describe the nat	ure of the busines	s			umber Do not
								include Socia	al Security nu	ımber or ITIN.
		Business Name			_			EIN:		
		Number Street			NI -			Dates busine	ess existed	
		0.1	Otala	7'- 0 -	Name of account	tant or bookkeepe	r			
		City	State	Zip Code				From	To	<u></u>

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Debt	tor 1 Kerry	D	Reed	Case number (if known)
	First Name	Middle Name	Last Name	
28.	creditors, or other	parties.	you give a financial stateme	nt to anyone about your business? Include all financial institutions,
	Yes. Fill in the c	details below.		
			Date issued	
	Name		MM/DD/YYYY	
	Name		WIW/DD/TTTT	
	Number Stree	et .		
	City	State Zip Code		
Part	12: Sign Below			
t	true and correct. I ur a bankruptcy case ca	nderstand that making a false si an result in fines up to \$250,000	tatement, concealing prope	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/s/ Kerry Reed rature of Debtor 1		Signature of Debtor 2
	Olg.	attare or Bobtor 1		Date
	Date	2/10/2017		Date
	Did you attach additi	onal pages to Your Statement of	of Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
	√ No	. •		
	Yes			
	Did you pay or agree	to pay someone who is not an a	attorney to help you fill out I	pankruptcy forms?
	√ No			
֓֞֞֜֜֜֜֜֓֓֓֓֓֓֓֓֓֜֜֜֜֓֓֓֓֓֓֓֓֓֡֜֜֡֓֓֓֡֜֜֡֓֓֡	Yes. Name of pers	son		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Kerry		D Middle Nesse	Reed	Case number (if known)	
First Name		Middle Name	Last Name		
Additional I	Page				
the last 3 ye	ars, have you	lived anywhere o	ther than where you live r	now?	
Debtor 1:			Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 li
			CHOIC		tilere
				Same as Debtor 1	Same as Debt
					_
29th St. Number Stre	not .		From 01/2015	Number Street	From
MULLIDEL OTTE	2 0 1		To 12/2015	Nulliper Street	To
			10 12/2015		
Erie	Pennsylva	ania 16503			_
City	State	Zip Code		City State Zip Code	
				Same as Debtor 1	Same as Deb
				_	_
Number Stre	eet .		From	Number Street	From
					То
			·		_
Oit.	04-1-	Zin Contr		Ott. Ott. 77. C. I	=
City	State	Zip Code		City State Zip Code	
				Same as Debtor 1	Same as Deb
Number Stre	eet		From	Number Street	From
			To		То
					_
City	State	Zip Code		City State Zip Code	=
		1		Same as Debtor 1	Same as Deb
				Carrie as Bostor 1	L Carrie as Deb
			From		- From
Number Stre	eet			Number Street	From
			To		To
City	State	Zip Code		City State Zip Code	
				Same as Debtor 1	Same as Deb
				_	_
Number Stre	aat		From	Number Street	From
Number offe			 To	radifiber Offeet	To
					_
City	State	Zip Code		City State Zip Code	
				Same as Debtor 1	Same as Debi
Number Stre	eet		From	Number Street	From
			То		To

City

State

Zip Code

City

State

Zip Code

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Fill in this information to identify your case:								
Debtor 1	Kerry	D	Reed					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States Bankruptcy Court for the:		Northern	District of Illinois					
			(State)					
Case number (If known)								

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral Did you claim the property What do you intend to do with the property that secures a debt? as exempt on Schedule C? Surrender the property. Creditor's name: Retain the property and redeem it. Yes Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: Creditor's Surrender the property. No. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]: No. Surrender the property. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]:

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Debtor	Kerry	D	Reed	Case number (if
1	First Name	Middle Name	Last Name	known)
Part 2:	List Your Unexpired Person	onal Property Leases	;	
informa		ate leases. Unexpired le	ases are leases t	tory Contracts and Unexpired Leases (Official Form 106G), fill in the nat are still in effect; the lease period has not yet ended. You may 11 U.S.C. § 365(p)(2).
Des	cribe your unexpired personal	property leases		Will the lease be assumed?
Les	sor's name:			□ No □ Yes
	cription of leased perty:			
Les	sor's name:			□ No □ Yes
	cription of leased perty:			_
Les	sor's name:			□ No □ Yes
	cription of leased perty:			
Les	sor's name:			□ No □ Yes
	cription of leased perty:			
Les	sor's name:			□ No □ Yes
	cription of leased perty:			
Les	sor's name:			□ No □ Yes
	cription of leased perty:			_
Les	sor's name:			□ No □ Yes
	cription of leased perty:			_
Part 3:	Sign Below			
Unde	_		/ intention about a	any property of my estate that secures a debt and any personal
×	/s/ Kerry Reed		×	
	gnature of Debtor 1		•	Signature of Debtor 2
Da	ate 2/10/2017 MM/DD/YYYY			Date MM/DD/YYYY

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B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Kerry D Reed	North D	Case No		
	Debtor		Case No	(If know	n)
			Chapter	Chapter	.7
	DISCLOSURE OF	COMPENSAT	TION OF ATTORNE	EY FOR DEBT	OR
(Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing o	f the petition in bankruptcy, or ac	greed to be paid to me, f	or services
1	For legal services, I have agreed to a	ocept		_	\$1,250.00
1	Prior to the filing of this statement I	nave received		_	\$0.00
ļ	Balance Due			_	\$1,250.00
2.	The source of the compensation paid	d to me was:		_	
	✓ Debtor	Other (sp	ecify)		
3.	The source of the compensation paid	d to me is:			
	✓ Debtor	Other (sp	ecify)		
4.	I have not agreed to share the ab members and associates of my I	oove-disclosed compen aw firm.	sation with any other person unl	ess they are	
	I have agreed to share the above members or associates of my law the people sharing in the compe	v firm. A copy of the ag	on with a other person or person reement, together with a list of the		
5.	In return for the above-disclosed fee a. Analysis of the debtor's finar bankruptcy;		r legal service for all aspects of the ering advice to the debtor in determined and the control of the control		
	b. Preparation and filing of any	petition, schedules, sta	tements of affairs and plan which	h may be required;	
	c. Representation of the debtor	at the meeting of credi	tors and confirmation hearing, ar	nd any adjourned hearin	gs thereof;
6.	By agreement with the debtor(s), the	above-disclosed fee do	es not include the following serv	vices:	
		CERT	TIFICATION		
	certify that the foregoing is a completor(s) in this bankruptcy proceedings.	te statement of any agre	eement or arrangement for payme	ent to me for representa	tion of the
	2/10/2017		/s/ Nathan Delman	ı	
	Date		Signature of Attorney	1	
			Semrad Law Firm		
			Name of law firm		

CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1250.00 attorney fees plus any necessary postpetition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr.
Adding additional bills \$31.00
Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 1. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filling of my case. I have been advised that I have a right to consult other counsel before I sign

Kerry D	Reed
Matter	Number 504472-001

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the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Kerry D Reed Matter Number 504472-001

Initial: KL

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury - either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Reed, Kerry D Debtor(s)	Case No	
		Chapter.	Chapter7
	VERIFICA	ATION OF CREDITOR MAT	RIX
T knowledge	he above named Debtors hereby verify t e.	hat the attached list of creditors is tr	ue and correct to the best of their
Date:	2/10/2017	/s/ Reed, Kerry D Reed, Kerry D Signature of Deb	

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Pennsylvania Department of Labor and Industry Office of Unemployment Compensation 651 Boas St Harrisburg, PA, 17121

ENHANCED RECOVERY COLLECTIONS 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

PINNACLE LLC/RESURGENT 810 1ST ST S STE 260 HOPKINS, MN, 55343

CREDIT MANAGEMENT LP PO Box 118288 Carrollton, TX, 75011

Revenue Group 4780 Hinckley Industrial Parkway, Suite 200 Cleveland, OH, 44109

Cook County Clerk 118 N. Clark Street, Room 434 Chicago, IL, 60602

Vista Medical Center East Po Box 504316 Saint Louis, MO, 63150

Associates-Family Dentistry 101 S Greenleaf St Gurnee, IL, 60031

AT&T PO Box 537104 Atlanta, GA, 30353

DirecTV PO Box 105261 Atlanta, GA, 30348

Community Health Net 1202 State St Erie, PA, 16501 Case 17-03892 Doc 1 Filed 02/10/17 Entered 02/10/17 11:08:55 Desc Main Document Page 62 of 68

IL Secretary of State 2701 S. Dirksen Parkway Springfield, IL, 62723 Case 17-03892 Doc 1 Filed 02/10/17 Entered 02/10/17 11:08:55 Desc Main Document Page 63 of 68

Debtor 1 Kerry	D Middle Name	Reed Last Name	Case number (if known)			
Part 6: Answer These Que	estions for Reporting Purp					
16. What kind of debts do you have?	16a. Are your debts prin "incurred by an indiv No. Go to line 10 Yes. Go to line 11 16b. Are your debts prin money for a busines No. Go to line 10 Yes. Go to line 11	narily consumer deb vidual primarily for a p 6b. 17. narily business debts as or investment or th 6c.	ersonal, family, or househo	s that you incurred to obtain business or investment.		
17. Are you filing under Chapter 7? Do you estimate that		hapter 7. Do you estima	te that after any exempt prop	erty is excluded and administrative		
after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid No. Yes.	i that funds will be avall	able to distribute to unsecured	a creators?		
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	5,001	-5,000 -10,000 1-25,000	25,001-50,000 50,001-100,000 More than 100,000		
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,0 \$50,0	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,0 \$50,0	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
Part 7: Sign Below						
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill					
	out this document, I have I request relief in accordar I understand making a fals connection with a bankrup both. 18 U.S.C. §§ 152, 1 /s/ Kerry Reed Signature of Debtor 1	obtained and read the new with the chapter of se statement, conceal ptcy case can result in 341, 1519, and 3571	e notice required by 11 U.S of title 11, United States Co ing property, or obtaining r of fines up to \$250,000, or in Signature of Do	de. S. 342(b). Ide, specified in this petition. In the property by fraud in the property by fraud in the property of the pro		
	T	/2017 M / DD / YYYY	Executed on	MM / DD / YYYY		

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Fill in this info	rmation to identify your c	ase:		
Debtor 1	Келту	Ð	Reed	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, it filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)				
Official	Form 106De	С		Check if this is ar amended filing
Declara	tion About an	— Individual Deb	staria Cabadulas	12/15
	don About an	muividuai Dec	Not a schedules	(4)
You must file money or prop	people are filing togeth this form whenever you f perty by fraud in connect	er, both are equally respile bankruptcy schedule	consible for supplying correct information. Is or amended schedules. Making a false statem ase can result in fines up to \$250,000, or impris-	ent, concealing property, or obtaining
You must file money or prop U.S.C. §§ 152, Part 1: Sig	people are filing togethethis form whenever you forty by fraud in connect 1341, 1519, and 3571.	er, both are equally resp ile bankruptcy schedule ion with a bankruptcy c	oonsible for supplying correct information.	ent, concealing property, or obtaining
You must file money or propulation U.S.C. §§ 152. Part 1: Sig Did you	people are filing togethethis form whenever you forty by fraud in connect 1341, 1519, and 3571.	er, both are equally resp ile bankruptcy schedule ion with a bankruptcy c	oonsible for supplying correct information. is or amended schedules. Making a false statem ase can result in fines up to \$250,000, or impris	ent, concealing property, or obtaining onment for up to 20 years, or both. 18

MM/DD/YYYY

Date 2/10/2017

MM/DD/YYYY

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Debtor 1	Kerry	D	Reed	Case number (if known)
	First Name	Middle Name	Last Name	
	hin 2 years before yo ditors, or other parti		you give a financial stater	nent to anyone about your business? Include all financial institutions
	No Yes. Fill in the detai	ils below.		
			Date issued	
	Name		MM/DD/YYYY	-
	Number Street			
	City	State Zip Code		
	Sign Below			
a bai	nkruptoy case can re	esult in fines up to \$250,000	0, or imprisonment for up t Å	perty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		e of Debtor 1		Signature of Debtor 2
	Date 2/	10/2017		Date
Did y	you attach additiona	I pages to Your Statement	of Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
\square	No			
	Yes			
Did	ou pay or agree to p	av eamanna who is not an	attorney to help you fill ou	t bankruptcy forms?
D, G ,		say someone who is not an		
V	No Yes. Name of person	say someone who is not an		Attach the Bankruptcy Petition Preparer's Notice,

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ebtor	Kerry	D	Reed	Case number (if
	First Name	Middle Name	Last Name	known)
2:	List Your Unex	oired Personal Property Lea	ses	
any	unexpired personation below. Do not	al property lease that you listed	in Schedule G: Executory d leases are leases that	Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).
Des	cribe your unexpir	red personal property leases		Will the lease be assumed?
1 69	sor's name:			□ No
	30. 0 1742176.	e e e e e e e e e e e e e e e e e e e		Yes
	cription of leased perty:			
Les	sor's name:			□ No □ Yes
	cription of leased perty:			
Les	sor's name:	and the second s		□ No □ Yes
	cription of leased perty:			_
Les	sor's name:			□ No □ Yes
	cription of leased perty:			
Les	sor's name:			□ No □ Yes
	scription of leased perty:			
Les	sor's name:			□ No □ Yes
	scription of leased perty:			
Les	ssor's name:			□ No □ Yes
	scription of leased perty:			_
	Sign Below	ry, I declare that I have indicate	d my intention about any	property of my estate that secures a debt and any personal
		t to an unexpired lease.		
	/s/ Kerry Reed ignature of Debtor 1	Court Veet	— ★ — Siq	nature of Debtor 2
D	Pate 2/10/2017 MM/DD/YYYY	-	Da	te MM/DD/YYYY

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Reed, Kerry D	Case No.				
Debtor(s)		***************************************				
		Chapter	Chapter7			
	VERIFIC	ATION OF CREDITOR MAT	RIX			
TI knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is tr	ue and correct to the best of their			
Date:	2/10/2017	/s/ Reed, Kerry D Reed, Kerry D Signature of Deb				

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Debtor 1 Kerry	D CONTRACTOR	Reed	Case number (if kno	wn)	
First Name	Middle Name	Last Name	Column A Debtor 1	Column B Debtor 2 or non-filing spous	e
8. Unemployment comper Do not enter the amount under the Social Security	if you contend that the amount	received was a benefit	\$0.00		
For you		\$0.00			
For your spouse		\$0.00			
benefit under the Social 3			\$0.00		_ .
amount, Do not include payments received as a v	sources not listed above. Spec any benefits received under the S victim of a war crime, a crime aga t terrorism. If necessary, list other elow.	Social Security Act or inst humanity, or			
				***	_
Total amounts from sep-	arate pages, if any.		+\$0.00	+	
	current monthly income. Add l	ines 2 through 10 for	\$2,537.08	+	\$2,537.08
each column. Then add the	total for Column A to the total fo	or Column B.			Total current
12. Calculate your curren	ether the Means Test Appl t monthly income for the year.	Follow these steps:			
12a. Copy your total cui	ment monthly income from line 1	1.	Сор	y line 11 here →	\$2,537,08
Multiply by 12 (the	number of months in a year).				X 12
12b. The result is your a	nnual income for this part of the	form.		7	2b. <u>\$30,444.96</u>
13 Calculate the median	family income that applies to		±		
Fill in the state in which	you live.	Illinois			
Fill in the number of peo	ople in your household.	1			
Fill in the median family household.	income for your state and size of	f			13. \$50,133.00
instructions for this form	le median income amounts, go o n. This list may also be available a	online using the link speci at the bankruptcy clerk's o	fied in the separate office.		
14. How do the lines com	•				
do to tarto.	ss than or equal to line 13. On the				
14b. Line 12b is m Go to Part 3 a	ore than line 13. On the top of p and fill out Form 122A-2.	age 1, check box 2, The p	presumption of abuse is determ	nined by Form 122A-2	2.
Part 3: Sign Below					
By signing here, I decl	are under penalty of perjury that t	he information on this sta	atement and in any attachment	s is true and correct.	
	Ι				
/s/ Kerry Reed Signature of Debto	Lowy Olleck		Signature of Debtor 2		
Date 2/10/2017 MM/DD/YYY	~		Date 2/10/2017 MM/DD/YYYY		
If you checked line !	14a, do NOT fill out or file Form 1 14b, fill out Form 122A-2 and file				